

76. The apparatus as defined in claim 75 further comprising a notification that is issued by the buyer and that indicates receipt of the value, said receiving module being further configured to receive said notification.

77. The apparatus as defined in claim 76 wherein said notification further comprises an indication of the amount of commodity taxes.

78. The apparatus as defined in claim 76 wherein said receiving module is configured to receive said notification and said negotiable instrument directly from the buyer.

81 79. The apparatus as defined in claim 76 further comprising a verification module configured to verify that said negotiable instrument and said notification are responsive to the receipt of the value by the buyer.

80. The apparatus as defined in claim 75 wherein said negotiable instrument is a promissory note.

81. The apparatus as defined in claim 80 wherein said promissory note is certified to be responsive to receipt of the value.

82. The apparatus as defined in claim 81 wherein said certified promissory note is electronically certified.

83. The apparatus as defined in claim 82 wherein said electronically certified promissory note is digitally certified.

84. The apparatus as defined in claim 76 further comprising storage configured to store said negotiable instrument and said notification.

85. The apparatus as defined in claim 75 further comprising a collection module configured to collect the value of said negotiable instrument from the buyer.

B1 86. The apparatus as defined in claim 85 wherein said collection module is configured to receive an order to pay.

87. The apparatus as defined in claim 86 wherein said order to pay is a bank draft.

88. The apparatus as defined in claim 87 wherein said collection module is configured to verify that said bank draft is for the value of said negotiable instrument.

89. The apparatus as defined in claim 88 wherein said collection module is configured to distribute the value of said negotiable instrument received from said bank draft to interested holders of said negotiable instrument.

90. A method for providing liquidity to a seller who has provided value to a buyer, said method comprising the steps of:

receiving a negotiable instrument issued by the buyer, said negotiable instrument having a maturity date; and

calling upon a capital pool to purchase an interest in said negotiable instrument and to send the seller a portion of the value of said negotiable instrument prior to said maturity date.

91. The method as defined in claim 90 further comprising the step of receiving a notification issued by the buyer.

92. The method as defined in claim 91 further comprising the step of verifying that said negotiable instrument and said notification are responsive to the receipt of the value.

93. The method as defined in claim 90 wherein said negotiable instrument is a promissory note.

94. The method as defined in claim 93 further comprising the step of certifying that said promissory note is responsive to the receipt of the value.

95. The method as defined in claim 94 wherein said certifying step electronically certifies said promissory note.

96. The method as defined in claim 95 wherein said electronically certified promissory note is certified digitally.

97. The method as defined in claim 91 wherein said receiving steps receive said negotiable instrument and said notification directly from the buyer.

98. The method as defined in claim 91 further comprising the step of storing said negotiable instrument and said notification.

99. The method as defined in claim 90 further comprising the step of collecting the value of said negotiable instrument from the buyer.

100. The method as defined in claim 99 wherein said collecting step comprises receiving an order to pay issued by the buyer.

101. The method as defined in claim 100 wherein said order to pay is a bank draft.

102. The method as defined in claim 99 wherein said collecting step comprises verifying said order to pay is for the value of said negotiable instrument.

103. The method as defined in claim 102 further comprising the step of distributing the value of said negotiable instrument to interested holders of said negotiable instrument.

104. An apparatus for distributing payment to a seller providing value for a contract, said apparatus comprising:

a negotiable instrument;

a notification indicating that the value has been received from the seller;

a verification module configured to verify that said negotiable instrument and said notification are responsive to the value provided by the seller;

a certification module configured to present said verified negotiable instrument to the seller prior to the maturity date of said negotiable instrument; and

an order to pay the value of said certified negotiable instrument on the maturity date.

105. The apparatus as defined in claim 104 wherein said negotiable instrument is a promissory note.

B1 106. The apparatus as defined in claim 105 wherein said promissory note is certified to be responsive to receipt of the value.

107. The apparatus as defined in claim 106 wherein said certified promissory note is electronically certified.

108. The apparatus as defined in claim 107 wherein said electronically certified promissory note is digitally certified.

109. The apparatus as defined in claim 104 further comprising a network, wherein said certification module is configured to present said verified negotiable instrument to the seller through said network.

110. The apparatus as defined in claim 109, wherein said network is the Internet.

111. The apparatus as defined in claim 104 wherein said order to pay is a bank draft.

112. A method of distributing payment to a seller providing value for a contract, said method comprising the steps of:

generating a negotiable instrument;

generating a notification to the seller that indicates the value has been received;

that said negotiable instrument is responsive to the receipt of the value;

presenting said verified negotiable instrument and said notification to the seller prior to the maturity date of said verified negotiable instrument; and

generating an order to pay the seller the value of said verified negotiable instrument.

113. The method as defined in claim 112 wherein said negotiable instrument is a promissory note.

114. The method as defined in claim 113 further comprising the step of certifying that said promissory note is responsive to the receipt of the value.

115. The method as defined in claim 114 wherein said certified promissory note is electronically certified.

116. The method as defined in claim 115 wherein said electronically certified promissory note is digitally certified.

117. The method as defined in claim 112 wherein said verified negotiable instrument is presented to the seller through a network.

118. The method as defined in claim 117 wherein said network is the Internet.

119. The method as defined in claim 112 wherein said order to pay is a bank draft.

120. An apparatus for extending the payment term to a buyer receiving value from a seller, said apparatus comprising:

a receiving module configured to receive a negotiable instrument issued by the buyer, said negotiable instrument having an extended maturity date;

a certification module configured to certify that said negotiable instrument is responsive to receipt of the value; and

a liquidity module configured to liquidate said negotiable instrument such that the seller receives funds before said maturity date of said negotiable instrument, whereby said maturity date can be later than said maturity date might be without said liquidity module.

121. The apparatus as defined in claim 120 further comprising storage configured to store said negotiable instrument.

122. The apparatus as defined in claim 120 wherein said negotiable instrument is received directly from the buyer.

123. The apparatus as defined in claim 122 wherein said negotiable instrument is received over a network.

124. The apparatus as defined in claim 124 wherein said network is the Internet.

125. The apparatus as defined in claim 120 wherein said negotiable instrument is a promissory note.

Bl 126. The apparatus as defined in claim 125 wherein said promissory note is certified to be responsive to receipt of the value.

127. The apparatus as defined in claim 126 wherein said certified promissory note is electronically certified.

128. The apparatus as defined in claim 127 wherein said electronically certified promissory note is digitally certified.

129. A method for extending the payment term to a buyer receiving value from a seller, said method comprising the steps of:

receiving a negotiable instrument issued by the buyer, said negotiable instrument having an extended maturity date;

certifying that said negotiable instrument is responsive to receipt of the value; and

liquidating said negotiable instrument such that the seller receives funds before said maturity date of said negotiable instrument, whereby said maturity date can be later than said maturity date might be without said liquidity module.

130. The method as defined in claim 129 further comprising the step of storing said negotiable instrument.

131. The method as defined in claim 129 wherein said receiving step receives said negotiable instrument directly from the buyer.

132. The method as defined in claim 131 wherein said receiving step receives said negotiable instrument over a network.

133. The method as defined in claim 132 wherein said network is the Internet.

134. The method as defined in claim 129 wherein said negotiable instrument is a promissory note.

135. The method as defined in claim 134, further comprising the step of certifying that said promissory note is responsive to the receipt of the value.

136. The method as defined in claim 135, wherein said certified promissory note is electronically certified.

137. The method as defined in claim 136, wherein said electronically certified promissory note is digitally certified.

138. An apparatus for providing liquidity to a seller having provided value to a buyer, said apparatus comprising:

§1 a negotiable instrument issued by the buyer and received by the seller for the value, said negotiable instrument having a maturity date on a future date and being redeemable from the buyer;

a purchase agreement for purchasing said negotiable instrument from the seller; and

an amount of money tendered to the seller such that said amount of money is a portion of the value of said negotiable instrument.

139. The apparatus as defined in claim 138 further comprising storage configured to store said negotiable instrument.

140. The apparatus as defined in claim 138 wherein said negotiable instrument is received over a network.

141. The apparatus as defined in claim 140 wherein said network is the Internet.

142. The apparatus as defined in claim 138 wherein said negotiable instrument is a promissory note.

143. The apparatus as defined in claim 142 wherein said promissory note is responsive to receipt of the value.

144. The apparatus as defined in claim 143 wherein said promissory note is electronically certified.

145. The apparatus as defined in claim 144 wherein said electronically certified promissory note is digitally certified.

146. The apparatus as defined in claim 138 further comprising a collection module configured to collect the value of said negotiable instrument from the buyer.

147. The apparatus as defined in claim 146 wherein said collection module is configured to receive an order to pay.

148. The apparatus as defined in claim 147 wherein said order to pay is a bank draft.

149. The apparatus as defined in claim 148 wherein said collection module is configured to verify that said bank draft is for the value of said negotiable instrument.

150. The apparatus as defined in claim 149 wherein said collection module is configured to distribute the value of said negotiable instrument received from said bank draft to interested holders of said negotiable instrument.

151. A method for providing liquidity to a seller having provided consideration to a buyer, said method comprising the steps of:

transferring a negotiable instrument issued by the buyer to the seller for the value, said negotiable instrument having a maturity date on a future date and being redeemable from the buyer;

B1 purchasing said negotiable instrument from the seller; and

tendering an amount of money to the seller such that said amount of money is a portion of the value of said negotiable instrument.

152. The method as defined in claim 151 further comprising the step of storing said negotiable instrument.

153. The method as defined in claim 151 wherein said receiving step receives said negotiable instrument over a network.

154. The method as defined in claim 153 wherein said network is the Internet.

155. The method as defined in claim 151 wherein said negotiable instrument is a promissory note.

156. The method as defined in claim 155 further comprising the step of certifying that said promissory note is responsive to the receipt of the value.

157. The method as defined in claim 156 wherein said promissory note is electronically certified.

158. The method as defined in claim 157 wherein said electronically certified promissory note is digitally certified.

B/ 159. The method as defined in claim 151 further comprising the step of collecting the value of said negotiable instrument from the buyer.

160. The method as defined in claim 159 wherein said collecting step comprises receiving an order to pay.

161. The method as defined in claim 160 wherein said order to pay is a bank draft.

162. The method as defined in claim 161 wherein said collecting step comprises verifying said bank draft is for the value of said negotiable instrument.

163. The method as defined in claim 162 further comprising the step of distributing the value of said negotiable instrument received from said bank draft to interested holders of said negotiable instrument.

164. An apparatus for paying for value given to a buyer by a seller, said apparatus comprising:
a negotiable instrument issued by a buyer and having a maturity date;
a notification that said negotiable instrument is responsive to value provided by the seller;
and

an order to pay the holder of said negotiable instrument the value of said negotiable instrument on said maturity date such that said negotiable instrument is paid on said maturity date when said order to pay is presented to the buyer.

165. The apparatus as defined in claim 164 wherein said negotiable instrument is a promissory note.

166. The apparatus as defined in claim 165 wherein said promissory note is certified to be responsive to receipt of the value.

167. The apparatus as defined in claim 166 wherein said certified promissory note is electronically certified.

168. The apparatus as defined in claim 167 wherein said electronically certified promissory note is digitally certified.